

EXECUTIVE SUMMARY

The City of Indianapolis' 2000-2004 Consolidated Plan identifies housing and community development needs and establishes goals to be accomplished through four United States Department of Housing and Urban Development (HUD) entitlement programs administered by the Department of Metropolitan Development, which include the Community Development Block Grant (CDBG), the Home Investment Partnerships Program (HOME), the Emergency Shelter Grant (ESG), and the Housing Opportunities for Persons with AIDS Program (HOPWA). Each year the Consolidated Plan is updated through an Annual Action Plan process, which identifies the City's implementation and administration plans for these entitlement programs.

In 2003, the City anticipates receiving approximately \$17.4 million for these entitlement programs. This 2003 Action Plan presents the City's strategy for allocating entitlement dollars to activities that will assist in achieving the goals set forth in the 2000-2004 Consolidated Plan. The table below highlights the Consolidated Plan goals and estimates the accomplishments to be reached by undertaking the activities proposed in this Plan.

Goal	Strategies	2003 Benchmarks	2003 Proposed Investment
Preserve Homeownership	<ul style="list-style-type: none"> Rehabilitate owner-occupied homes 	<ul style="list-style-type: none"> 242 units repaired 	\$3,129,156
Increase Homeownership	<ul style="list-style-type: none"> Acquire and rehabilitate units for sale Create new units for sale Provide direct homeownership assistance 	<ul style="list-style-type: none"> 38 units rehabilitated 159 units created 45 homebuyers assisted 	\$3,933,000
Increase Supply of Viable Rental Housing	<ul style="list-style-type: none"> Rehabilitate multi-family rental housing Provide gap financing for low-income housing tax credit projects 	<ul style="list-style-type: none"> 63 rental units rehabilitated / created 	\$1,922,000
Eliminate Unsafe Buildings & Sites	<ul style="list-style-type: none"> Improve, demolish and / or secure unsafe buildings 	<ul style="list-style-type: none"> 3,200 buildings addressed 	\$1,834,500
Support Capital & Enterprise Development	<ul style="list-style-type: none"> Support economic development initiatives 	<ul style="list-style-type: none"> 75 jobs created 	\$1,082,900
Aid Supportive Service Activities	<ul style="list-style-type: none"> Assist organizations providing senior, youth, employment, and other supportive services 	<ul style="list-style-type: none"> 5,500 people served 	\$1,248,944
Support Special Needs Housing	<ul style="list-style-type: none"> Provide operating and rehabilitation assistance for homeless facilities Provide short-term rent and utility assistance 	<ul style="list-style-type: none"> 9,000 people served 750 individuals assisted 	\$1,142,010
Support Neighborhood Empowerment	<ul style="list-style-type: none"> Provide capacity building assistance to neighborhood organizations in targeted areas 	<ul style="list-style-type: none"> Support local Weed-N-Seed efforts 	\$254,300

The 2000-2004 Consolidated Plan groups these goals and strategies into two major themes for community development in Indianapolis: 1) Building Stronger Neighborhoods and 2) Family Self-Sufficiency. The Building Stronger Neighborhood theme is associated with preserving homeownership, increasing homeownership, creating affordable rental units, addressing unsafe buildings and other related activities that contribute to neighborhood revitalization. The second theme, Family Self-Sufficiency, identifies the supportive services necessary for individuals to build economic independence.

Building Stronger Neighborhoods

Housing continues to be the highest priority for these entitlement programs. In 2003, the City will invest more than \$9 million in housing activities such as: homeowner repair, creating new opportunities for homeownership, and creating and rehabilitating affordable rental housing. This will be achieved, primarily, by not-for-profit developers. Also, the City will continue to build new homes in the mixed income neighborhood of Fall Creek Place.

This Plan includes \$3.1 million to provide housing repairs to 242 units owned and occupied by households earning less than 80 percent of the area median family income. The City will provide CDBG funds to Community Development Corporations and private developers to provide roof replacement, new furnace installation, window replacement, and other repairs necessary to maintain a suitable living condition. These types of repairs will ensure that individuals, particularly the low or fixed-income elderly, are able to remain safely in their homes.

Another strategy to building stronger neighborhoods is to create new homeownership opportunities. In 2003, HOME funds will be awarded to Community Development Corporations and private developers to build new houses and to acquire and rehabilitate vacant structures to be sold to low-income families. In addition, the City will create 50 new homeownership opportunities in Fall Creek Place. Thirty-eight vacant structures will be acquired and rehabilitated by Community Development Corporations, which will be sold to low-income homebuyers. Finally, CDBG and HOME funds will be awarded to the Indianapolis Neighborhood Housing Partnership to provide direct homeownership assistance such as down payment assistance or mortgage subsidy to 45 low-income homebuyers.

The 2000-2004 Consolidated Plan identifies rental housing affordable to extremely low-income families as a high priority. To address this need, the City will invest more than \$1.7 million of HOME funds to create new affordable rental units in Marion County in conjunction with the Mayor's Blueprint to End Homelessness. Additionally, the City will provide funding to economic development and neighborhood empowerment programs, which contribute to stronger neighborhoods.

Family Self-Sufficiency

While creating and maintaining quality affordable housing remains the cornerstone of the City's strategy to building stronger neighborhoods, other services must be made available in tandem so that individuals and families in need may attain a higher level of self-sufficiency. In 2003, a variety of activities that promote self-sufficiency will be undertaken, including job readiness, job placement, and job retention services; senior and youth services; and other support services linked to housing for the homeless and special needs populations. These activities will be implemented as part of a holistic approach that is necessary to achieve the development of Indianapolis communities.

In 2003, approximately \$2.4 million will be invested to assist families and individuals in attaining the services they need to become more self-sufficient. The proposed activities will be concentrated in those areas presenting the greatest need for assistance. As identified in this Plan, the City will collaborate with organizations working in distressed neighborhoods to use allocated funding to leverage other public and private resources to achieve the largest possible community impact.

A very important new part of the City's plan to achieve family self-sufficiency is the Mayor's Blueprint to End Homelessness. In April 2002, the Coalition for Homelessness Intervention and Prevention released the City of Indianapolis' Blueprint to End Homelessness. This comprehensive 10-year plan outlines the strategies that the City can implement in order to help eliminate homelessness in Indianapolis within 10 years. The City, in addition to providing assistance to the broader continuum of people living below the Median Family Income (MFI), pledges to focus specific support to those people at the very lowest end of that range.

INTRODUCTION

The 2001-2004 Consolidated Plan identifies housing and community development needs and offers a strategy by which those needs may be addressed through funding received from the United States Department of Housing and Urban Development (HUD). The purpose of this Annual Action Plan is to describe how the City will continue to work within and refine this strategy in the year 2003, the fourth year of the five-year Consolidated Plan.

The Consolidated Plan identifies the City's commitment to:

“Build strong, accessible healthy neighborhoods with safe streets and thriving economies so that all individuals and their families have an opportunity to attain and maintain, to the best of their abilities, independent, self-sufficient lives.”

In 2003, this mission will be performed in part by the \$17.4 million in funding received from HUD, which includes the four entitlement programs detailed below:

PROGRAM	PRIORITIES
Community Development Block Grant (CDBG)	Supply decent housing, secure a suitable living environment, and expand economic opportunities for individuals earning 80% or less of median family income (MFI).
Home Investment Partnerships Program (HOME)	Expand the availability of decent, affordable housing for individuals earning 80% or less of MFI.
Emergency Shelter Grant (ESG)	Provide essential supportive services, homeless prevention activities, and support for area shelters with operating and rehabilitation funds.
Housing Opportunities for Persons with AIDS (HOPWA)	Provide housing assistance and supportive services to persons with HIV/AIDS and their families in order to prevent homelessness.

Together, these four programs represent some of the City's primary resources to preserve and increase quality affordable housing in Indianapolis, to provide services to individuals and families in need, and to strengthen economic and workforce development. Due to the significance in involving the Indianapolis community in making community development decisions which affect their neighborhoods, it is important to ensure that the public has the opportunity to shape this Annual Action Plan by prioritizing how funding should be invested. Accordingly, the City held a series of forums throughout the community to solicit input regarding the needs of their neighborhoods. These forums were supplemented by a community development survey that was distributed throughout the City.

After obtaining and summarizing community input from forum participants and survey respondents, the City released an application and requested proposals from any entity seeking funding under these four programs. Based on public input and keeping with the mission of the five-year Consolidated Plan, the City, through its Department of Metropolitan Development, selected projects best suited to perform activities in 2003 from among 114 applications requesting more than \$21 million. A listing of activities recommended for funding through the CDBG, HOME, ESG, and HOPWA programs is included in this Annual Action Plan.

In addition to highlighting the projects that will be carried out in 2003, this Plan details the activities the City will undertake in the next year to address important issues which face the community, including homelessness and challenges to serving individuals with special needs. Specifically, the City focuses on the Mayor's Blueprint to End Homelessness, a strategic document that lays out the ground work for achieving the end to the cycle of homelessness in Indianapolis and to providing services to the very poor. The Plan will also describe the importance of involving community organizations in ensuring that federal dollars are allocated in accordance with those priorities the community has identified, and to help the City reach the long-term goals presented in the 2000-2004 Consolidated Plan.

COMMUNITY PROFILE

Demographics

This Plan serves the Consolidated City of Indianapolis, which includes all of Marion County, Indiana with the exception of the cities of Beech Grove, Lawrence, Southport and Speedway. The 2000 Census data estimates the population of Marion County to be 860,454. The Hispanic population grew 300% in ten years, to account for 3.9% of Marion County residents. In addition, the elderly population is now 11.1% of the population, in keeping with the national trend of an aging society. As Indianapolis becomes a more diverse community, the City will ensure that the appropriate services are available to the underrepresented or disadvantaged populations of the community. Some activities identified in the 2003 Annual Action Plan are designed to address the special needs of these populations.

The 2002 fiscal year median family income (MFI) for a four-person household in the Indianapolis Metropolitan Statistical Area (MSA) was \$64,100. This figure represents a \$3,400 increase over the 2001 MFI data. MFI is dependent upon household size and is derived from 1990 Census data. MFI is updated annually through a combination of local Bureau of Labor statistics and Census Divisional data. MFI is used to determine the income eligibility of a number of participants receiving assistance through these entitlement programs.

Neighborhoods in Need

The Consolidated Plan expresses the City's goal to build a world-class city, neighborhood by neighborhood. These efforts begin by identifying the most distressed and at-risk neighborhoods in the city, and then determining what actions and services are most needed to improve the living conditions of the individuals and families in those areas. Funding and assistance are then provided to organizations which are most closely linked to the residents and their needs.

In 2003, the City of Indianapolis will use entitlement funds and other competitive funding to assist in the development of affordable housing stock, and the preservation and rehabilitation of existing affordable housing, which was the highest priority need expressed by neighborhood residents in the City's community surveys. Other projects focus on commercial redevelopment and economic development in at-risk areas, workforce development, and services designed to assist youth and senior citizens. The bulk of this vital neighborhood-level work will be conducted by organizations that the neighborhoods themselves have created and empowered; Community Development Corporations, neighborhood organizations and coalitions, community centers, and local service providers. The funds that the City provides to these organizations will be invested in rebuilding and strengthening the fabric of the city's most distressed communities.

HOUSING

The needs assessment completed in the 2000-2004 Consolidated Plan established the creation and maintenance of affordable housing as a high priority. There are a number of factors, however, that present barriers to meeting this need. This section will discuss some of these challenges and demonstrate how the City will address these issues as it moves towards the goals in the Consolidated Plan in 2003.

Barriers to Affordable Housing

Barriers to affordable housing in Indianapolis include high costs associated with developing affordable housing, the lack of availability of affordable housing, and poor credit history. In 2003, CDBG and HOME funds will be used to address these challenges.

For many, high costs associated with developing and operating affordable housing continues to be a challenge. The 2000-2004 Consolidated Plan identifies affordable rental housing for families earning less than 50 percent of the area median family income as a high priority. This Annual Action Plan includes \$1.74 million of HOME funds to create affordable rental housing for families at the lowest economic levels. In 2003, the City will continue to work with developers to identify other opportunities to make these very low-income or mixed-income developments financially feasible.

A second barrier to affordable housing is simply the lack of availability of affordable housing. Research suggests that individuals should pay no more than 30 percent of their income for housing related costs. According to the Indianapolis Homeless Count and Survey, more than 54,400 residents in Marion County spend more than half of their monthly income on housing costs. In an effort to address this concern, the city awarded HOME funds to the Coalition for Homelessness Intervention and Prevention to administer a Tenant-Based Rental Assistance Program. Implementation of this program began in 2002 and will continue in 2003. This program will provide temporary rental assistance to families enrolled in self-sufficiency programs allowing families to address various issues such as job training, child care, education, etc. which are all necessary to become self-sufficient. In addition, the City will award \$440,000 to the Indianapolis Neighborhood Housing Partnership to provide direct homeownership assistance to low-income homebuyers. These funds can be used for down payment and closing cost assistance or direct mortgage subsidy. This increases the affordability of housing in Marion County for homeownership.

Finally, a poor credit history can make it difficult to obtain affordable housing. The Indianapolis Neighborhood Housing Partnership offers short-term housing counseling for persons interested in purchasing a home. To expand these services, CDBG funds will be awarded to the Family Service Association of Central Indiana (FSA) to provide long-term credit counseling and homeownership training for prospective homeowners. FSA will work with families with larger credit concerns that require more attention and time. Also,

the City will continue to fund the Indianapolis Housing Agency's housing counseling center, the Marion County Center for Housing Opportunities. This Center will provide homeownership counseling and resources, fair housing workshops, and other housing related services. Each of these organizations is open to all persons interested in purchasing or renting in Marion County.

Foster and Maintain Affordable Housing

The 2000-2004 Consolidated Plan identifies the following goals to foster and maintain affordable housing:

- Preserve homeownership
- Increase homeownership
- Increase the supply of affordable rental housing
- Support special needs housing

In 2003, the City plans to invest approximately \$9.5 million in activities that will assist with achieving these Consolidated Plan goals. Nearly \$3 million of CDBG funds will be awarded to provide repairs to homes owned and occupied by low-income households. Many homeowners cannot afford to make necessary repairs, which, in many cases leads to families leaving their homes. Homeowners are the primary stakeholders in Indianapolis neighborhoods, and homeownership preservation is identified as a high priority.

The second housing-related goal is to increase homeownership. This will be achieved by acquiring and rehabilitating vacant houses, building new houses and by providing direct homeownership assistance. Approximately \$1.2 million will be awarded to eleven Community Development Corporations to acquire and rehabilitate 38 units that will be sold to low-income households. In 2003, more than \$2 million dollars will be invested to create 75 new homes affordable to those earning less than 80 percent of the area median family income. It is anticipated that 50 of these new homes will be built in Fall Creek Place, which is the City's federally designated Home Ownership Zone. Also, the City plans to invest \$440,000 of HOME funds to provide direct homeownership assistance to 45 low-income homebuyers throughout Marion County. This direct assistance can be in the form of down payment assistance, assistance with closing costs, or mortgage subsidy.

The third goal, to increase affordable rental housing will be met by investing \$50,000 of CDBG funds and \$1.7 million of HOME funds. The City will award CDBG funds to West Indianapolis Development Corporation to assist with repairs to substandard rental units occupied by low-income families. This program requires the landlord to match grant funds dollar-for-dollar. In addition, HOME funds will be awarded to multiple organizations to create affordable rental housing, specifically for families earning less than 30% of the area median family income. It is anticipated that HOME funds will leverage low-income housing tax credit funds to develop these rental units.

Finally, the Consolidated Plan identified special needs housing as a priority and a housing-related goal. In 2003, the City will award \$128,000 to Independent Residential Living to create eight new single room occupancy units for individuals with physical disabilities. In addition, \$550,000 of HOPWA funds will be awarded to three organizations to provide housing assistance to persons with HIV/AIDS. Also in 2003, Supportive Housing Program funds will be used for permanent and transitional housing for special needs populations.

Lead-Based Paint

Safe, decent, affordable housing is the City's number one priority, as evidenced by the Consolidated Plan. Its activities to eradicate lead-based paint will help correct this impediment. The 1996 Analysis of Impediments to Fair Housing states that lead-based paint hazards restrict the housing market for families with young children, primarily in Center Township. Since many of the families in the affected areas have limited financial resources, their housing opportunities are further restricted.

For 2003, The City of Indianapolis/Marion County, Indiana is requesting \$2,030,702 from the Department of Housing and Urban Development in the form of a Lead Hazard Control Grant to alleviate the problem of lead-based paint and associated health concerns in the city's low-income neighborhoods. The City proposed to make a total of 190 units of owner-occupied, vacant, and low-income rental units free of lead-based paint hazard through this program over the three-year term. The overall strategy of the plan is to use the Lead Hazard Control grant funding to link existing construction/rehabilitation and acquisition activities, existing lead poisoning and health activities, and existing education and outreach activities to increase the amount of lead-safe pre-1978 housing stock targeted at low-income families and decrease children with elevated blood lead levels.

According to the 1990 Census, 63,103 children five years of age and younger reside in Marion County. Center Township, which contains the City's Enterprise community, had the highest number of children less than five years of age and younger and the highest concentration of children in families with an annual household income less than \$15,000. Sixty-seven percent or 14,747 live in pre-1950 housing. Geographical Information Systems (GIS) mapping shows the majority of children identified with elevated blood lead levels reside in Center Township. In 2001, the Marion County Health Department screened 6,126 children and identified 432 children with elevated blood lead levels over 10ug/dL (10 micrograms per deciliter of blood). This represents 7% of the total 6,126 children screened. In the target area, of the 914 children tested, 117 had blood lead levels over 10ug/dL, or 13% of the 914 children tested.

Public Housing

The Indianapolis Housing Agency (IHA) manages a large number of affordable housing units through eleven public housing communities. Four of these communities represent

705 units of housing for the elderly and disabled; the remaining seven communities total 1,299 units of family housing. Maintenance and upkeep of these communities are priorities for IHA. In addition to annual maintenance costs, several communities are in need of more substantial repairs. IHA plans to spend \$12.5 million (Comprehensive Grant) over the next several years for construction activities throughout two of its elderly/disabled developments and one family development.

The City and IHA share the importance of creating and implementing fair housing initiatives. All housing consumers must be made aware of their housing choices. In 2003, fair housing activities and residential integration will be facilitated by providing \$15,000 of CDBG funding to promote housing choice through the Marion County Center for Housing Opportunities administered by IHA.

Lastly, in 2003 the City will embark in its fourth year as a Participating Administrative Entity (PAE) for the Mark-to-Market Program. Designed to restructure the debt of Section 8 properties in order to respond to critical rehabilitation needs to preserve affordable housing, IHA and the City will continue to work together to ensure the viability of the current housing stock. The City will continue its lead role in developing new partnerships by collaborating with agencies including P/R Mortgage Investment Corporation, the local Department of Housing and Urban Development, the Indianapolis Housing Finance Authority, and the Indiana Coalition for Housing and Homeless Issues.

SPECIAL NEEDS

The 2000-2004 Consolidated Plan addresses a number of populations with specialized needs, including the homeless, the mentally, physically and developmentally disabled, the elderly, and persons with HIV/AIDS. The City of Indianapolis is able to respond to the needs of these populations through ESG, HOPWA, and CDBG entitlement grants. The shelters, transitional housing units, and other services funded with these grants assist an extensive continuum of care that helps these populations to sustain or start a path to self-sufficiency.

Homelessness

A national study on the problem of homelessness reports that over 750,000 men, women, and children are homeless on any given night in the United States. In the most recent report by the Coalition for Homeless Intervention and Prevention, it was estimated that 3,488 people are homeless in Indianapolis at any one time.

Many homeless individuals and families face a bewildering array of both internal and external barriers to mainstream housing. Internal barriers include addiction and substance abuse, mental illness, and educational issues, among others. When these internal problems are coupled with external barriers such as lack of job training, domestic violence, lack of transportation, difficult access to childcare, and a lack of affordable housing, a spiraling cycle of hopelessness and homelessness can occur.

In 2002, the City will use \$369,000 in ESG funds to support nine homeless shelters and supportive service programs to provide coordinated support to homeless families and individuals. Services provided by these organizations run the gambit from street-level outreach for the hardest to serve populations, to drop-in day centers that allow for laundry, showers and day services, to short-term shelters that provide case management and linkages, to needed services like detoxification and mental health counseling. The majority of the ESG money is targeted at basic operating expenses for these facilities, but a percentage is also aimed at providing the essential services and providing homelessness prevention services that can keep a family in their own home with rent or utility assistance. Other funds are targeted at providing mass transit tickets for low-income and homeless individuals so they can more easily access services and employment.

Working in conjunction with the ESG support funding, the City will use CDBG dollars at the front end of the homelessness cycle to help prevent people from becoming homeless by providing for homeowner repair services to at-risk low income persons. CDBG funds will also be used for credit and counseling services. Additionally, CDBG funds will be used to help create more low-income affordable housing options in Indianapolis that will help people move out of the homelessness cycle. Services to other special needs populations, including the frail and elderly and people with disabilities as well as services to homeless youth will be supported with CDBG funding.

\$550,000 in HOPWA funds will be used in 2003 to help prevent and alleviate the problems of homelessness that face those suffering from HIV/AIDS in Indianapolis. The City is able to diversify the HOPWA funds in 2003 due to additional organizations requesting HOPWA funds. This will enable the HOPWA funds to assist more individuals with HIV/AIDS in the community. The programs will assist HIV/AIDS positive individuals by offering tenant based rental assistance, project based rental assistance, short term emergency rent and utility assistance and the supportive services that the individuals may need.

As mentioned earlier, the Coalition for Homelessness Intervention and Prevention released the City of Indianapolis' Blueprint to End Homelessness in April of 2002. This comprehensive plan identifies five strategies to achieve the goal of ending homelessness in Indianapolis.

Strategy one is Addressing Housing Needs, this strategy calls for the creation of 1,700 units over the next 10 years through new construction, rehabilitation, and to set aside a portion of existing units for the households earning 0-30% of the median family income. This Action Plan includes \$1.7 million to be set aside to create or rehabilitate rental housing units that may be used to assist families with incomes below 30% of the median family income.

The second strategy is Preventing Homelessness. This strategy calls for more homeless prevention activities to ensure that those individuals that are housed are able to stay housed. The Plan suggests implementing this through employment assistance, housing subsidies, or other services to help prevent the individual or family from becoming homeless. In 2003 more than \$58,000 of ESG funds will be awarded to seven Indianapolis Emergency Shelters to provide homelessness prevention activities to families at-risk of becoming homeless. In addition, approximately \$3 million of CDBG funds will be invested in homeowner repair. This activity will preserve homeownership for very low-income families.

The third strategy is Accessing and Coordinating Housing and Services. This strategy will be achieved by coordinating housing and services by developing a well-structured strengths-based case management approach. Independent Residential Living, Inc. will utilize 2003 HOME funds to construct eight single room occupancy units for individuals with physical or mental disabilities. Independent Residential Living will also provide the necessary support services to help these individuals work towards self-sufficiency.

The fourth strategy is Enhancing Services. This strategy will be achieved by ensuring a continuum of employment services to help individuals and families reach their potential for economic independence. This Action Plan includes CDBG and ESG funds to provide an array of services to low-income families, as well as homeless individuals and families. These services include job training, youth services, financial counseling, case management, and health care services.

The fifth strategy is Coordinating Services for Special Populations. This strategy will be achieved by coordinating service systems to promote family stability. In 2003, the City will continue to work with the Coalition for Homelessness Intervention and Prevention to develop systems to better coordinate services provided to special needs populations.

Underserved Needs

In 2003, CDBG, ESG, HOME and HOPWA funds will be used to address the needs of underserved populations. Obstacles to meeting the needs of these populations include the lack of supportive housing units and fragmented service delivery. The following is a summary of underserved needs as identified in the 2000-2004 Consolidated Plan and how the City plans to respond to these needs in 2003.

Elderly and Frail Elderly

Approximately 8,295 elderly and frail households in Indianapolis are in need of housing and some type of supportive services. Senior needs will be addressed by awarding CDBG funds to multiple organizations in order to provide a diverse range of supportive services including: housing repairs, transportation, home-based services, counseling, social activities, wellness programs, supplemental employment, and exercise programs.

Severely Mentally Ill

Housing subsidy in the form of supportive housing is needed for approximately 1,380 households with mentally ill family members. Often times this population is in need of home-based services, financial management, advocacy, case management, medical management, transportation, and daily living activities. ESG funds will be awarded to support homeless shelters and the Horizon House Day Center. Several of these organizations provide services to individuals who are mentally ill. Also, Supportive Housing Program funds will be used to provide transitional and permanent housing and supportive services for this population.

Developmentally Disabled

Currently, there is a need for additional group housing, semi-independent living units, and support services to assist 18,750 developmentally disabled individuals living in the Indianapolis Metropolitan Statistical Area. Supportive Housing Program and Shelter Plus Care Program funds are used to support the developmentally disabled population by providing transitional or permanent housing with support services.

Physically Disabled Persons

Individuals with physical disabilities experience special housing problems, including lack of accessible housing and the need for additional funds to add accommodations that allow disabled persons to remain in their homes. The City will continue to work with Independent Residential Living of Central Indiana Inc. to construct new units of affordable/accessible housing for individuals with physical or cognitive disabilities. Additional funding from the Supportive Housing and Shelter Plus Care Programs will be used to provide additional housing and support services for this population.

Alcohol and Other Drug Addicted Persons

Service providers in Marion County estimate that more than 48,000 Indianapolis residents suffer from alcohol and drug abuse. According to the 2000-2004 Consolidated Plan, there is a need for more transitional housing with support services for people overcoming addictions. Supportive services for this population will be made available with 2003 ESG funding. In addition, transitional housing facilities continue to help this population through Supportive Housing Program funding.

Persons with HIV/AIDS and Related Diseases

The Consolidated Plan indicated that approximately 2,160 people are infected with HIV in Marion County. The Indiana State Department of Health reported 3,363 HIV cases and 5,895 AIDS cases in Indiana as of June 30, 2000. The epidemic shifted steadily toward a growing proportion of AIDS cases in African Americans, Hispanics, and in women. In 2003, HIV/AIDS programs will receive HOPWA funds to provide tenant-based rental assistance, project based rental assistance, short term housing and utilities assistance, and supportive services.

Anti-Poverty Strategy

In 2003, the City will continue to provide funding to an array of community development projects and programs designed to impact the sources of poverty in our communities. The City has undertaken a holistic response to homelessness and special needs that is also part of a proactive approach to deal with poverty in general. Economic development, workforce development and job training, services to low-income residents, special housing needs and the development and protection of affordable housing stock are all part of the Anti-Poverty Strategy, designed to impact family, individual and neighborhood self-sufficiency. This section details the parts of the Anti-Poverty Strategy that will be addressed through the use of federal entitlement dollars.

Economic Development

One of the most important factors contributing to the problem of poverty is the availability of jobs with at or above livable wages. To address this issue, the City will continue to focus on the Keystone Enterprise Park project, funded with \$700,000 in CDBG dollars. The goal of this project is to entice businesses and industries to locate in a formerly blighted area of the city that has good infrastructure and access to major highways, and then to provide employment to area residents. Additionally, \$50,000 in CDBG funds will be provided to the Urban Enterprise Association to provide technical assistance to start-up and entrepreneurial businesses in the Indianapolis Enterprise Community. These projects will bring much needed financial capital in the form of better wage jobs and corporate investment in the neighborhood and much needed human capital in the form of partnerships with other anti-poverty programs like workforce development.

Workforce Development

The City will commit \$332,900 in CDBG funding to three community-based organizations to provide workforce development and job-training services to individuals in the at-risk areas to get and keep jobs with above poverty wages. Various aspects of

these programs focus on seniors and youth as well as those citizens that need help with education or training.

Transportation assistance

In 2003, the City will continue to fund programs that help provide homeless and low-income individuals with transportation assistance to reach jobs that may not exist in their communities. Vouchers for bus tickets are provided to the working homeless through Metro Transit with \$29,450 in ESG funds. \$55,800 in CDBG funds will also be used to provide transportation and senior services for CICOA's job training programs.

Initiatives for Youth

As the population living below the poverty line increases, the percentage of that population that includes children and teenagers grows with it. In order to address the needs of this very important sub-set of our at-risk population, \$203,300 in CDBG funds will be used by various area organizations for social and educational programs which help to provide a framework and support structure for youth to become healthy, responsible citizens. Such programs include the Bicycle Action Network and School on Wheels.

Aside from the ESG and CDBG funded activities, funds from the Stuart B. McKinney Grants also help to strengthen and support the lowest-income individuals in Indianapolis. Job training and assistance for special needs individuals and transitional housing for families moving from homelessness to self-sufficiency are part of many of these projects.

IMPLEMENTATION

Developing Institutional Structure

The City of Indianapolis will undertake several new initiatives in 2003. The Blueprint to End Homelessness was created to address the increasing needs of the homeless and the increasing need for financial investment by private and public agencies to address the needs of the increasing number of people experiencing homelessness. This Action Plan includes federal funds for programs that will target individuals with extremely low incomes and that will meet the strategies identified in the Blueprint to End Homelessness. Map 6 in Appendix C shows a number of programs that will be awarded funds in 2003 that meet one or several strategies of the Blueprint to End Homelessness.

In addition, to the Blueprint to End Homelessness, the redesigned Online Quarterly Report for construction activities was released in the spring of 2002. The newly designed report includes management tools, such as financial record keeping, progress tracking and advanced reporting for both Project Sponsors and the City. While many of the Project Sponsors did update the report on a regular basis, the large amount of “on-line traffic” at the end of each quarter would emphasize difficulties, or “bugs,” with the system. The City of Indianapolis is committed to making the Online Quarterly Report a user friendly system for both the Project Sponsors and for the City. As such, the City has enlisted the assistance of the developers to begin enhancements to the system. The system will also provide better protection of information on completed units of construction to ensure accurate reporting.

While the Division of Community Development continues to improve upon initiatives of the past as the next year arrives, the Division is also preparing for a number of staff changes in 2003. The Division of Community Development will move to a new office in the City-County Building, creating room to add the Rehabilitation Inspectors and the Davis-Bacon Monitor. With the addition of these positions in the shared office space, communication will greatly increase between the administrative staff and the staff inspecting work and regulating the work completed in the community. The clear communication lines will be more efficient and more effective to solve issues and problems that arise during the year. The Division hopes that the Project Sponsors will observe the City as more supportive with the administration and provision of grant programs to their communities and neighborhoods.

Monitoring

By continuing to work closely with Project Sponsors, City staff was able to provide, not only compliance and regulatory monitoring, but also program evaluation and technical assistance in 2002. The City will continue to offer technical assistance to all Project Sponsors receiving federal funds in 2003.

In 2002 an online quarterly report was implemented for all construction projects. This not only serves as a tool for the City, the Local Initiatives Support Corporation and the Indianapolis Neighborhood Housing Partnership to monitor the progress of the Project Sponsors at any given time, but also allows the Project Sponsors to use this as a tool to more accurately report and observe their own progress. It has enhanced the City's abilities to provide reports to HUD and City officials. The easy access of Project Sponsor data has improved communication between the Rehab Specialist, the grant teams and the Project Sponsors. In 2003 the City will begin development of a non-construction online quarterly report.

Also in 2003, the City Rehabilitation Staff and the Davis Bacon Compliance Monitor will become part of the Division of Community Development. The purpose of this is to strengthen the communication between the Rehabilitation Staff, the Davis Bacon Compliance Monitor and the grant teams. By doing this, Project Sponsors and the community will be served in a more timely and efficient manner.

Enhancing Coordination

During the 2002 Fiscal year, the City of Indianapolis worked diligently to develop a Housing Trust Fund Structure. The Housing Trust Fund will coordinate different organizations, such as the Coalition for Homelessness Intervention and Prevention, Indianapolis Neighborhood Housing Partnership, Indianapolis Coalition for Neighborhood Development and Local Initiatives Support Corporation, to serve on an advisory board for the Indianapolis Housing Trust Fund. This advisory board will have met for the first time in early fall of 2002, with continued meetings set for early 2003. The purpose of the Indianapolis Housing Trust Fund is to identify a dedicated income source for flexible housing funding and to generate new and creative ways to deal with the issue of the availability of housing for the lowest income residents of Indianapolis.

Enhanced coordination will also be seen in the on-going monitoring of HOME-funded projects. The City is required to physically inspect all HOME-funded rental properties for a period of five to twenty years, depending on the amount of HOME funds and number of units that were included in the original project. The Indiana Housing Finance Authority (IHFA) is also required to physically inspect IHFA-funded rental units. It is common for affordable rental housing projects in Marion County to receive funding from both City HOME funds and IHFA funds. In 2003, the City and IHFA will discuss the possibility of coordinating the required physical inspections. A coordinated inspection could result in cost savings to both entities and a more efficient and less intrusive process for the owners.

SPECIAL URBAN INITIATIVES

Keystone Enterprise Park

In 1998, the City began the development of the I-70/Keystone Industrial Park. The project site consists of 86 acres of blighted land and deteriorated structures. The City received a Section 108 loan of \$6,000,000 from HUD in 2000 to help complete the project. The development of this park will improve the local economy and business climate and is projected to create 600 new jobs in the area.

In 2003, the City will invest \$700,000 of CDBG funding in this project. The City will continue to acquire property, relocate families, provide infrastructure improvements and prepare land for future development. The City anticipates selling its first parcels to businesses in 2003.

Weed and Seed

The Indianapolis Police Department's Weed-n-Seed Program will receive \$194,300 of CDBG funds to invest in their goals of anti-crime, economic development, neighborhood restoration and youth involvement. The Weed-n-Seed Program supports neighborhood restoration through code enforcement efforts that will remove eyesores and eliminate weeds and trash from our neighborhoods. The Program also enables neighborhood leaders to participate in the revitalization of key corridors and neighborhoods, by working with Community Development Corporations, neighborhood businesses and City leaders. The Weed-n-Seed Program will also focus on the youth of Indianapolis, by offering crime prevention programs, employment training and an opportunity for youth to interact with police in a non-threatening environment through sports leagues, fairs and other community events. In addition, Weed-n-Seed supports 37 Safe Haven sites that are offered to both children and adults who need a safe place for activities and services.

Fall Creek Place

In 1998, the City of Indianapolis received a Homeownership Zone award from the United States Department of Housing and Urban Development to rehabilitate and construct 265 housing units. Fifty-one percent of the housing units will be available to homebuyers with incomes at or below 80% of the area median family income. The remaining housing units will be available to families of any income level. Upon completion, this neighborhood will provide a mix of retail/commercial, housing, and green spaces all within walking distance of one another.

In 2001, the City of Indianapolis broke ground at a new green space within Fall Creek Place. Also, the Welcome Center was opened and housing construction began in 2001. Changes in Fall Creek Place are now visible, with new housing construction, housing rehabilitation, infrastructure improvements, and green space development well under way.

In 2003, the City will begin work in phase three. This Plan includes \$1.5 million of CDBG funds for Fall Creek Place. Infrastructure improvements will begin in early 2003. The City will continue to acquire property and relocate families as needed. It is anticipated that construction will begin on 50 new homes in 2003. The success of this project is evident by the overwhelming interest in potential homebuyers and the physical improvements seen in the neighborhood.

Neighborhood Revitalization Strategy Area

In 1996, the City received a Neighborhood Revitalization Strategy Area (NRSA) designation and subsequently expanded that area in 1999. This area is synonymous with the Indianapolis Enterprise Community and the proposed Empowerment Zone, which is illustrated in Map 2 of Appendix C.

The NRSA designation allows the City additional flexibility in investing federal funds in some of the neediest areas of the City of Indianapolis. The chart below includes the goals and benchmarks to be achieved in 2003 within the NRSA.

GOAL	STRATEGIES	2003 BENCHMARKS
Preserve Homeownership	◆ Rehabilitate owner-occupied homes	75 units repaired
Increase Homeownership	◆ Acquire and rehabilitate units for sale ◆ Create new units for sale ◆ Provide direct homeownership assistance	12 units rehabilitated 59 units created 22 homebuyers assisted
Increase the supply of viable rental housing	◆ Provide gap financing for low-income housing tax credit projects	50 rental units created
Eliminate unsafe buildings and sites	◆ Improve, demolish and/or secure unsafe buildings	1,500 buildings addressed
Support capital and enterprise development	◆ Support economic development initiatives	75 jobs created
Aid supportive service activities	◆ Assist organizations providing senior, youth, employment and other supportive services	3,000 people served

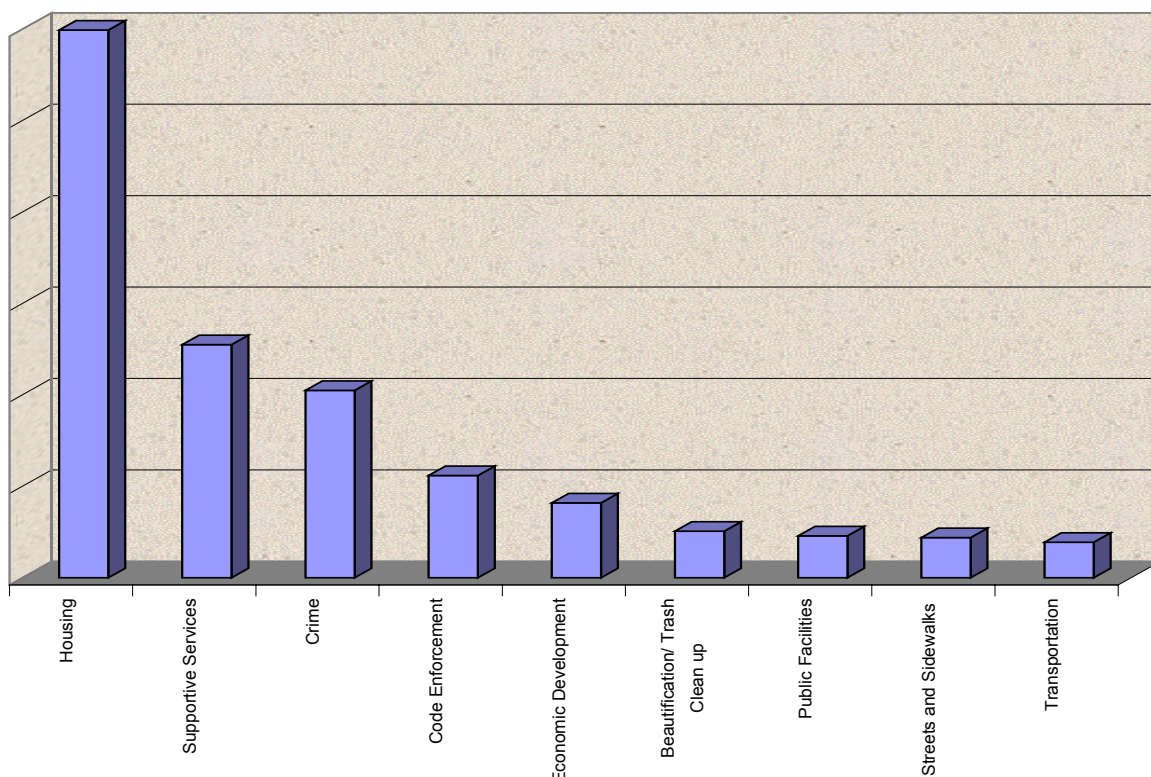
CITIZEN PARTICIPATION

The City of Indianapolis reaches out each year to the citizens of Marion County for their input and ideas for determining the use of housing and community development funds. This year, in accordance with the City's Citizen Participation Plan, Department of Metropolitan Development (DMD) staff hosted seven (7) forums, distributed 800 surveys and posted the survey on the Indygov website. A total of 74 people attended the community forums and 215 people answered the surveys by mail or via the Internet. Maps 3 and 4 in Appendix C show the location of all forum attendees and survey respondents.

The community forums addressed three issues. First, the participants were briefed on the Analysis of Impediments to Fair Housing (AI). This spring, the City of Indianapolis conducted an AI study and utilized the community forums to bring attention to the issue of Fair Housing. The participants were given the contact information for the Indianapolis Housing Agency, the Indiana Civil Rights Commission and the consultant hired by the City.

Citizen participants were then presented with the various eligible activities for Federal Funding and the priorities and concerns of the neighborhoods from the 2002 Action Plan. Forum participants were asked to discuss the goals of the Consolidated Plan and the strategies identified last year. Attendees voted on eligible activities and on the strategies and priorities identified in the previous Annual Action Plan.

City staff compiled the votes from the forums and the answers from the survey responses to establish a list of housing and development priorities and needs. Below is a chart of the top priorities identified by citizens in the forums and surveys.



The priorities identified through the citizen participation process were used to help evaluate applications for 2003 housing and community development funding. Applicants could receive up to 15 points out of a maximum of 120 points for addressing one of the community's priority needs.

RESOURCES

The City anticipates receiving approximately \$17.4 million in federal resources for its four entitlement grants, CDBG, HOME, ESG and HOPWA for the year 2003. To maximize the benefits of these federal dollars, it is important to leverage the federal funds with other private, public, state, local and in-kind dollars. In fiscal year 2003, the City of Indianapolis anticipates leveraging 152% of funds for programs that work towards the goals set forth in the 2000-2004 Consolidated Plan. The table below illustrates the allocation of funding and the amount of leveraging for each goal.

Annual Action Plan Goal	Entitlement	City Dollars	Project Sponsor	Other Federal	Private Grants	Other Funds
Preserve Homeownership	\$ 3,129,156	\$ -	\$408,709	\$ 10,500	\$ 135,500	\$ 339,000
Increase Homeownership	\$ 3,933,000	\$ -	\$ 64,200	\$1,170,000	\$ 477,000	\$11,937,170
Increase Supply of Viable Rental Housing	\$ 1,794,000	\$ -	\$ 2,500	\$ -	\$ -	\$ 50,000
Eliminate Unsafe Buildings & Sites	\$ 1,834,500	\$700,000	\$ -	\$ -	\$ -	\$ -
Support Capital & Enterprise Development	\$ 750,000	\$ 22,333	\$ -	\$ 250,000	\$ -	\$ -
Aid Supportive Service Activities	\$ 1,100,600	\$ -	\$ -	\$ -	\$ -	\$ -
Support Special Needs Housing	\$ 1,355,210	\$ 8,500	\$224,466	\$ 863,619	\$2,837,678	\$ 2,101,289
Support Neighborhood Empowerment	\$ 244,300	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$14,140,766	\$730,833	\$699,875	\$2,294,119	\$3,450,178	\$14,427,459

2003 ACTIVITIES

Based on the anticipated entitlement grants, in June of 2002 the City released an application for funding to any organization seeking CDBG, HOME, ESG, or HOPWA funding for 2003. Using the criteria established through the citizen participation process and the 2000-2004 Consolidated Plan goals, the City evaluated 114 applications to determine those which most closely met the community's priorities. The following pages contain a detailed summary of the organizations that have been recommended for funding and the activities that each will carry out. Also, Maps 5 and 6 in Appendix C shows the geographic distribution of these funds.

Summary of 2003 Proposed Activities			
Organization Name	Proposed Funding	Funding Source	Project Description
PRESERVE HOMEOWNERSHIP			
Homeowner Repair			
BOS Community Development Corporation	\$300,000	CDBG	Provide repairs to 24 owner occupied units.
CICOA: The Access Network	\$125,000	CDBG	Provide repairs to 10 owner occupied units.
Community Action of Greater Indianapolis	\$212,500	CDBG	Provide repairs to 17 owner occupied units.
Community Alliance of the Far Eastside	\$175,000	CDBG	Provide repairs to 14 owner occupied units.
Concord Community Development Corporation	\$187,500	CDBG	Provide repairs to 15 owner occupied units.
Emergency Homeowner Repairs	\$408,156	CDBG	Provide emergency repairs to 32 owner-occupied units. (as needed)
Mapleton Fall Creek Community Development Corporation	\$150,000	CDBG	Provide repairs to 12 owner occupied units.
Martindale Brightwood Community Development Corporation	\$62,500	CDBG	Provide repairs to 5 owner occupied units.
Near North Development Corporation	\$200,000	CDBG	Provide repairs to 16 owner occupied units.
Rehab Administration	\$96,000	CDBG	Homeowner repair administrative support.
Riley Area Development Corporation	\$100,000	CDBG	Provide repairs to 8 owner occupied units in the former ECI neighborhood.
Riley Area Development Corporation	\$50,000	CDBG	Provide repairs to 4 owner occupied units.
Southeast Neighborhood Development Corporation	\$325,000	CDBG	Provide repairs to 26 owner occupied units.
United Northeast Community Development Corporation	\$150,000	CDBG	Provide repairs to 12 owner occupied units.
United Northwest Area Development Corporation	\$125,000	CDBG	Provide repairs to 10 owner occupied units.
West Indianapolis Development Corporation	\$150,000	CDBG	Provide repairs to 12 owner occupied units.
Westside Community Development Corporation	\$312,500	CDBG	Provide repairs to 25 owner occupied units.
<i>Homeowner Repair Total</i>	<i>\$3,129,156</i>		

INCREASE HOMEOWNERSHIP			
Acquistion/Rehabilitation for Homeownership			
BOS Community Development Corporation	\$96,000	HOME	Acquire and rehabilitate 3 units for homeownership.
Community Alliance of the Far Eastside, Inc.	\$32,000	HOME	Acquire and rehabilitate 1 unit for homeownership.
Concord Community Development Corporation	\$192,000	HOME	Acquire and rehabilitate 6 units for homeownership.
King Park Area Developmnet Corporation	\$32,000	HOME	Acquire and rehabilitate 1 unit for homeownership.
Mapleton Fall Creek Development Corporation	\$160,000	HOME	Acquire and rehabilitate 5 units for homeownership.
Near North Development Corporation	\$128,000	HOME	Acquire and rehabilitate 4 units for homeownership.
Riley Area Development Corporation	\$32,000	HOME	Acquire and rehabilitate 1 unit for homeownership.
Southeast Neighborhood Development Corporation	\$256,000	HOME	Acquire and rehabilitate 8 units for homeownership.
United North East Development Corporation	\$32,000	HOME	Acquire and rehabilitate 1 unit for homeownership.
United Northwest Area Development Corporation	\$32,000	HOME	Acquire and rehabilitate 1 unit for homeownership.
West Indianapolis Development Corporation	\$200,000	HOME	Acquire and rehabilitate 7 units for homeownership.
<i>Acquistion/Rehabilitation Total</i>	<i>\$1,192,000</i>		

New Construction for Homeownership			
Community Alliance of the Far Eastside, Inc.	\$64,000	HOME	Construct 2 units of housing for homeownership.
Fall Creek Place	\$1,500,000	CDBG	Create 50 new homeownership opportunities.
King Park Area Development Corporation	\$32,000	HOME	Construct 1 unit of housing for homeownership.
Near North Development Corporation	\$192,000	HOME	Construct 6 units of housing for homeownership.
Riley Area Development Corporation	\$64,000	HOME	Construct 2 units of housing for homeownership.
Southeast Neighborhood Development Corporation	\$64,000	HOME	Construct 2 units of housing for homeownership.
United North East Community Development Corporation	\$64,000	HOME	Construct 2 units of housing for homeownership.
Westside Community Development Corporation	\$320,000	HOME	Construct 10 units of housing for homeownership.
<i>New Construction Total</i>	<i>\$2,300,000</i>		
Homebuyer Subsidies			
Indianapolis Neighborhood Housing Partnership	\$441,000	HOME	Provide direct homeownership assistance for 45 households.
<i>Homebuyer Subsidies Total</i>	<i>\$441,000</i>		
INCREASE RENTAL HOUSING			
Other affordable rental housing	\$1,744,000	HOME	HOME funds set-aside to provide gap financing for affordable rental housing.
West Indianapolis Development Corporation	\$50,000	CDBG	Provide repairs to 15 rental units.
<i>Rental Housing Total</i>	<i>\$1,794,000</i>		

SUPPORT CAPITAL AND ENTERPRISE DEVELOPMENT			
Indianapolis Urban Enterprise Association	\$50,000	CDBG	Provide technical assistance to businesses within the Enterprise Community.
Keystone Enterprise Park	\$700,000	CDBG	City project to develop industrial park.
<i>Economic/Commercial Dev. Total</i>	<i>\$750,000</i>		
SUPPORTIVE SERVICE ACTIVITIES			
Job Training			
Horizon House	\$144,300	CDBG	Job readiness and employment program for homeless individuals.
Indianapolis Urban Enterprise Association	\$44,300	CDBG	Job assessment, job placement and retention.
Keys to Work, Inc	\$144,300	CDBG	Job assessment, job placement and retention.
<i>Job Training Total</i>	<i>\$332,900</i>		
Youth Services			
Bicycle Action Project	\$38,300	CDBG	To provide life skills to youth.
School on Wheels	\$40,000	CDBG	To provide tutors and educational program to youth living in homeless shelters.
Summer Youth Programs	\$125,000	CDBG	Support collaborative summer youth activities.
<i>Youth Services Total</i>	<i>\$203,300</i>		
Senior Services			
CICOA: The Access Network	\$55,800	CDBG	Provide job training and transportation for seniors.
Community Centers of Indianapolis	\$144,300	CDBG	Provide senior services at CCI Centers.
Family Service Association	\$54,300	CDBG	Provide support services to seniors and adults with disabilities.
<i>Senior Services Total</i>	<i>\$254,400</i>		

Other Public Services			
Community Centers of Indianapolis	\$344,300	CDBG	Provide at-risk individuals with case management and referral services.
Family Service Association	\$25,000	CDBG	Provide long-term credit counseling and homeownership training for prospective home owners.
Genesaret Free Clinic	\$16,044	CDBG	Provide dental services to homeless individuals at the Blue Triangle.
Genesaret Free Clinic	\$20,700	CDBG	Provide health care services to homeless men.
Indianapolis Neighborhood Resource Center	\$50,000	CDBG	Provide neighborhood capacity building to community groups.
IPD Weed-n-Seed	\$194,300	CDBG	Support local weed-n-seed initiatives.
IPD Community Policing	\$10,000	CDBG	Community policing and crime awareness.
<i>Other Public Services Total</i>	<i>\$660,344</i>		
Public Facilities			
Raphael Health Center	\$300,000	CDBG	To renovate and expand current medical facility to serve low-income residents.
<i>Public Facilities Total</i>	<i>\$300,000</i>		
ELIMINATE UNSAFE SITES			
Unsafe Buildings and Sites			
Brownfields Program	\$35,000	CDBG	Remediate brownfields for future development.
Unsafe Buildings	\$1,799,500	CDBG	Board, demolish, or secure vacant unsafe buildings in Indianapolis.
<i>Unsafe Buildings and Sites Total</i>	<i>\$1,834,500</i>		

SUPPORT HOMELESS SHELTERS AND OTHER SPECIAL NEEDS HOUSING			
Concord Center	\$50,000	HOPWA	Provide rental assistance to individuals with HIV/AIDS and their families.
Damien Center	\$400,000	HOPWA	Provide rental assistance and supportive services to individuals with HIV/AIDS and their families.
Ebenezer Foundation	\$100,000	HOPWA	Provide rental assistance and supportive services to individuals with HIV/AIDS and their families.
Other HIV/AIDS Housing Programs	\$136,760	HOPWA	Housing and support services for individuals with HIV/AIDS.
SUPPORT HOMELESS SHELTERS AND OTHER SPECIAL NEEDS HOUSING (cont.)			
Catholic Social Services/Holy Family Shelter	\$54,450	ESG	Provide essential services, operations, homelessness prevention.
Children's Bureau	\$26,450	ESG	Provide essential services, operations, homelessness prevention.
Community Centers of Indianapolis	\$29,450	ESG	Provide homelessness prevention assistance.
Dayspring Shelter	\$49,450	ESG	Provide essential services, operations, homelessness prevention.
Gennesaret Free Clinic	\$43,450	ESG	Provide essential services, operations, homelessness prevention.
Horizon House	\$58,450	ESG	Provide essential services, operations, homelessness prevention.
Metro Transit	\$29,450	ESG	Provide essential services (bus tickets) to homeless persons.

Quest for Excellence	\$29,450	ESG	Provide essential services, operations, homelessness prevention.
Salvation Army Social Service Center	\$48,450	ESG	Provide essential services, operations, homelessness prevention.
IRL Development Corporation	\$128,000	HOME	Construct 8 (SRO) units of rental housing for persons with disabilities.
Dayspring Center	\$29,300	CDBG	Provide transitional housing to homeless families.
Coburn Place	\$142,100	CDBG	Operating support for transitional housing for victims of domestic violence.
<i>Special Needs Housing Total</i>	<i>\$1,355,210</i>		
CITY OF INDIANAPOLIS ADMINISTRATIVE SUPPORT			
CHDO Administrative Funds	\$195,000	HOME	HOME CHDO Operating Support.
Indianapolis Housing Agency	\$15,000	CDBG	Promote fair housing in Indianapolis.
City Program Administration and Planning	\$2,652,190	CDBG, ESG, HOME, HOPWA	Administration support.
<i>Administrative Support Total</i>	<i>\$2,862,190</i>		
TOTAL	\$17,409,000		

HOME Program Requirements

Forms of Investment

HOME Regulations address many eligible forms of investment, such as interest bearing and non-interest-bearing loans. In addition to loans, grants are also an eligible form of investment into HOME activities. The City will utilize only those forms of investment described in Section 92.205 (b) in 2003 HOME projects.

Recapture/Resale Guidelines

One requirement under the HOME program for homebuyer activities is to attach a minimal period of time where the homebuyer must reside within the home. This period of time is referred to as the period of affordability. The period of affordability is established by the amount of home funds invested in the property that enabled the homebuyer to purchase the dwelling. If the homeowner attempts to sell the property during this period, the City will enforce either the Recapture or Resale Provision outlined under the HOME program.

The type of subsidy invested in the property will determine which of the subsequent provisions are to be followed. With direct subsidies, such as downpayment or closing cost assistance, the Recapture Provision will be followed. When a development subsidy is provided, such as acquisition rehabilitation or construction financing, the Resale Provision is to be followed.

Under the Recapture option, the HOME subsidy must be returned to the HOME Program with certain exceptions. However, this option allows the seller to sell to any willing buyer at any price. Once the HOME funds are repaid, the property is no longer subject to any HOME restrictions. The recaptured funds may be used for any other HOME-eligible activity.

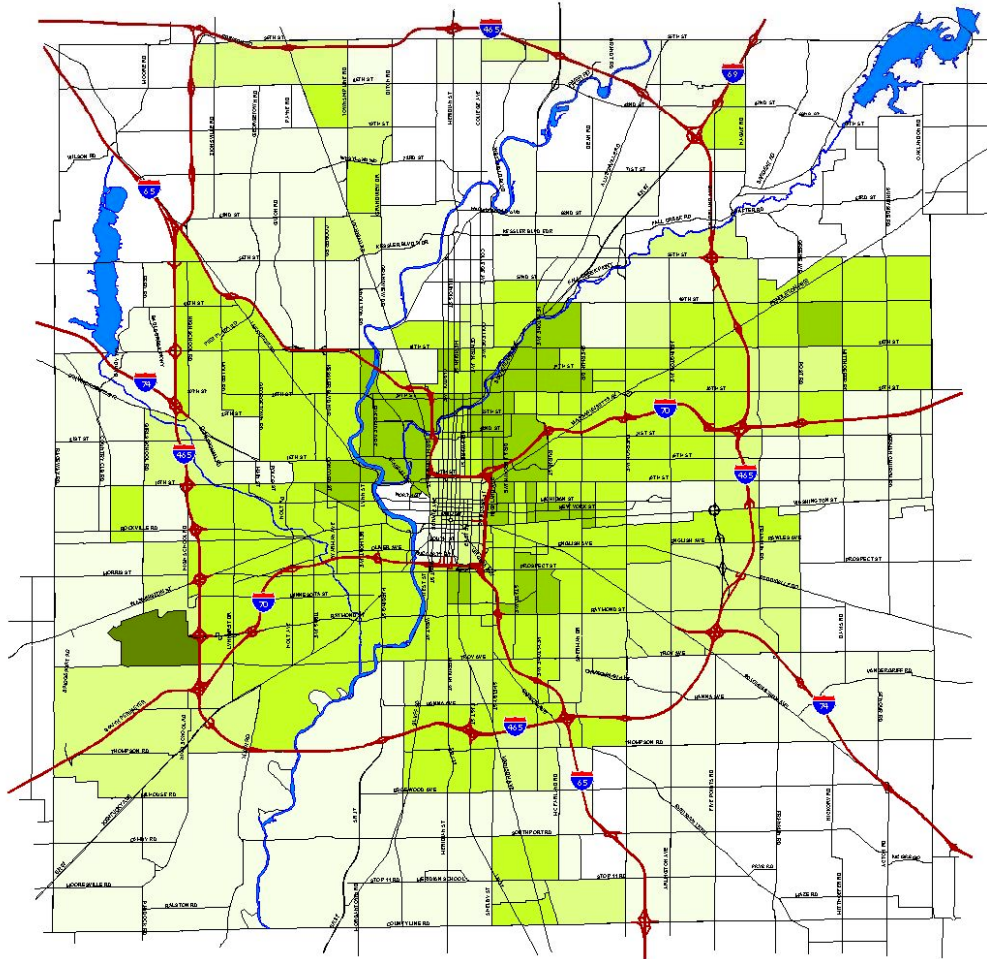
Using the Resale option, an owner is obligated to resell the original home to another income-eligible homebuyer. This sale must be at a price that is affordable to the purchaser, although the owner is also allowed a fair return on the sale. Under the HOME regulations, the Participating Jurisdiction defines both the terms of the affordability and fair return.

At closing, the homebuyer will be required to sign a Declaration of Covenants. The Declaration will define the period of affordability and the Resale or Recapture provision to be followed in the event of property transfer or when the owner no longer occupies the unit as a primary residence. This document will be recorded in the Marion County Recorder's Office following the closing.

Multi-family Refinancing Guidelines

Refinance of existing debt secured by multifamily housing that is being rehabilitated with HOME funds is an eligible use under 24 CFR 92.206 (b). No such projects are currently planned for 2003 with HOME funds.

PERCENT MEDIAN FAMILY INCOME



2000 Census Tracts

- 0 - 30
- 30 - 50
- 50 - 80
- 80 - 95
- 95 - 125
- 125 and Over

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MAP 1

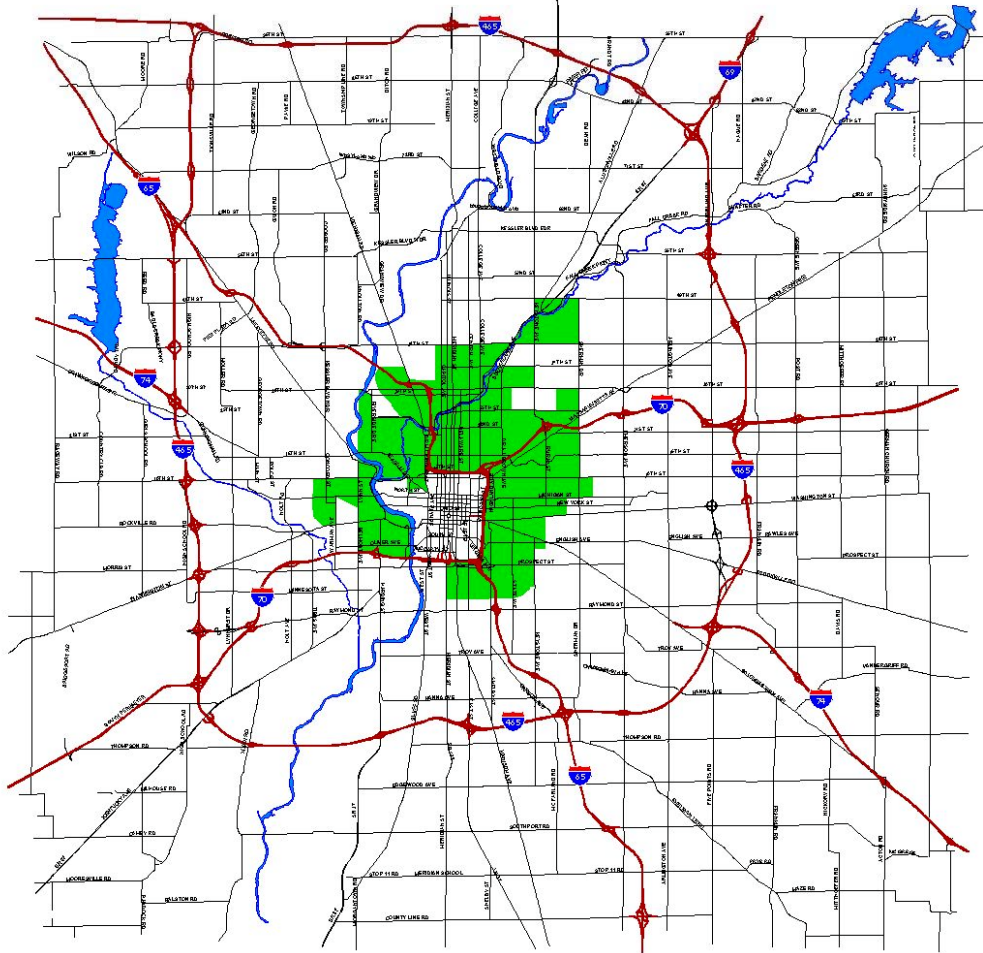
1 0 1 Miles

Date: 9/27/02

Produced By: DMD CDFS, DOP
Data Source: 2000 Census Data,
US Bureau of the Census



NEIGHBORHOOD REVITALIZATION STRATEGY AF



MAP 2

1 0 1 Miles

Date: 9/27/02

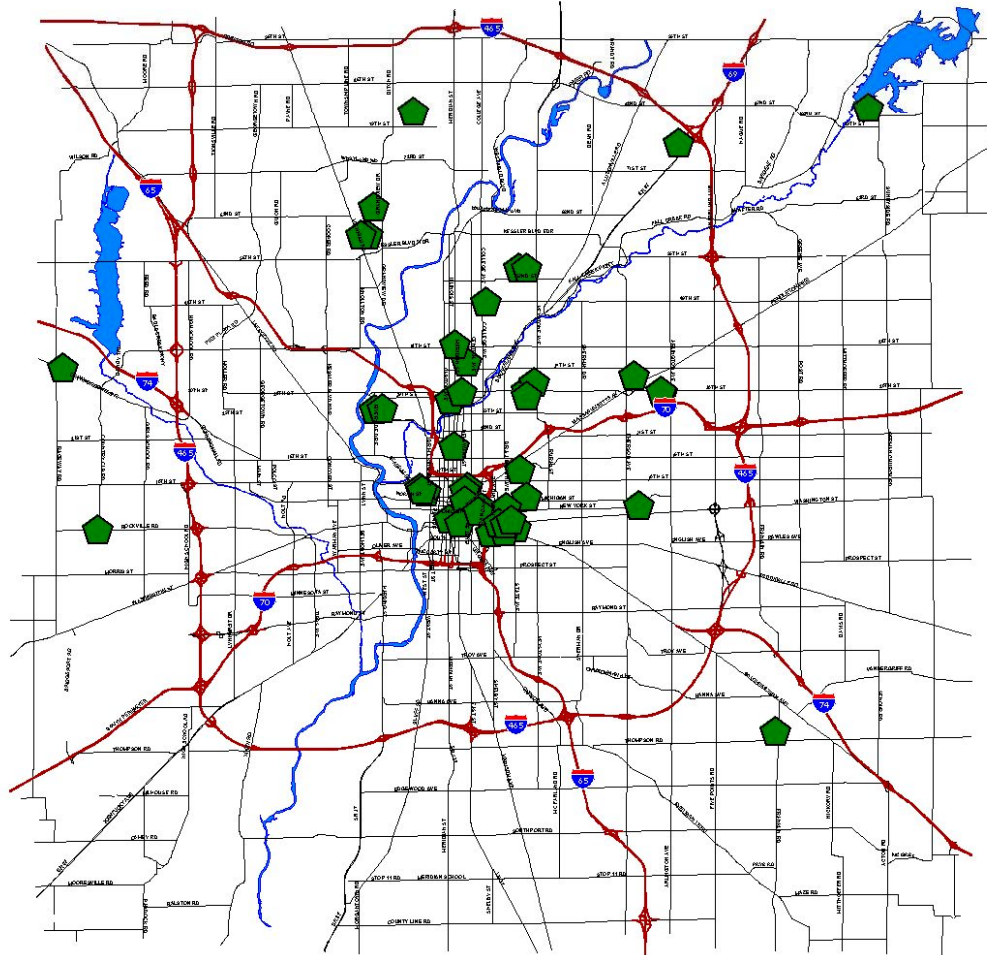
Produced By: DMD CDFS, DOP

Data Source: DMD CDFS, DOP



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COMMUNITY FORUMS



MAP 3

1 0 1 Miles

Date: 9/27/02

Produced By: DMD CDFS, DOP

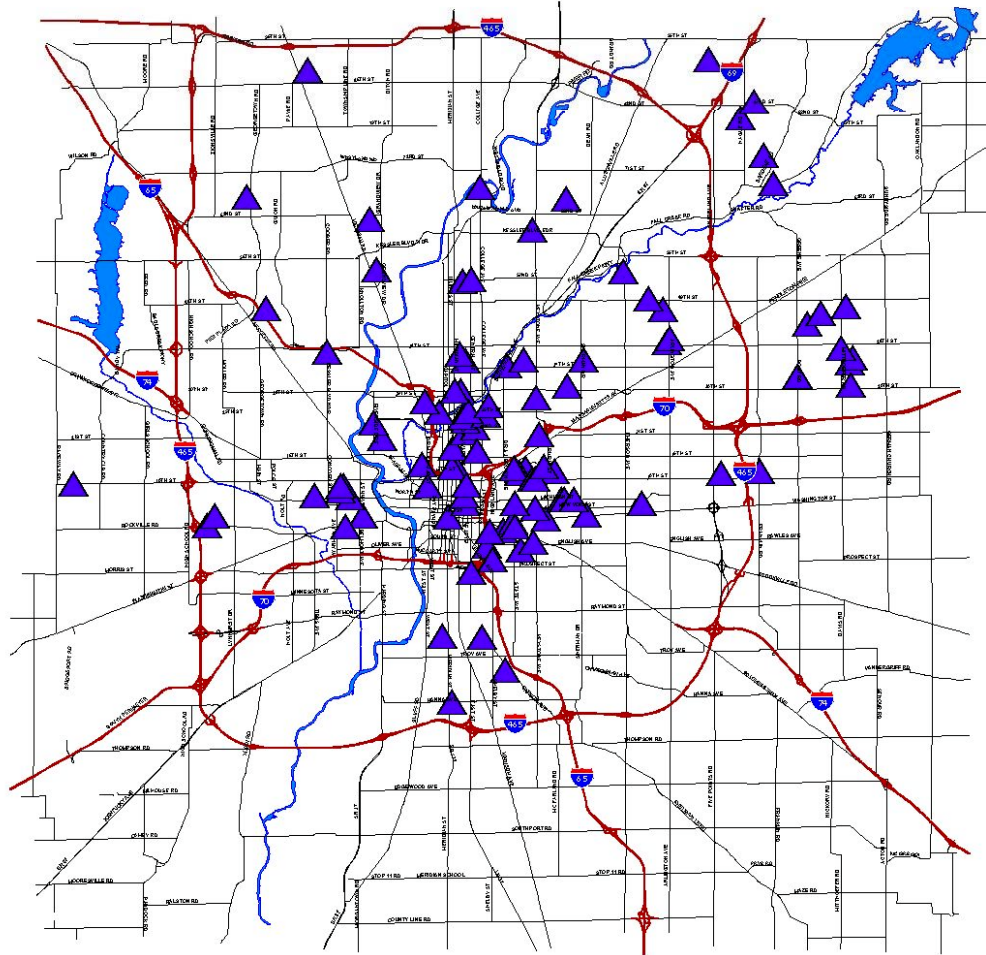
Data Source: DOP

 Forum Participant Addresses

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SURVEY RESPONDENTS



MAP 4

1 0 1 Miles

Date: 9/27/02

Produced By: DMD CDFS, DOP

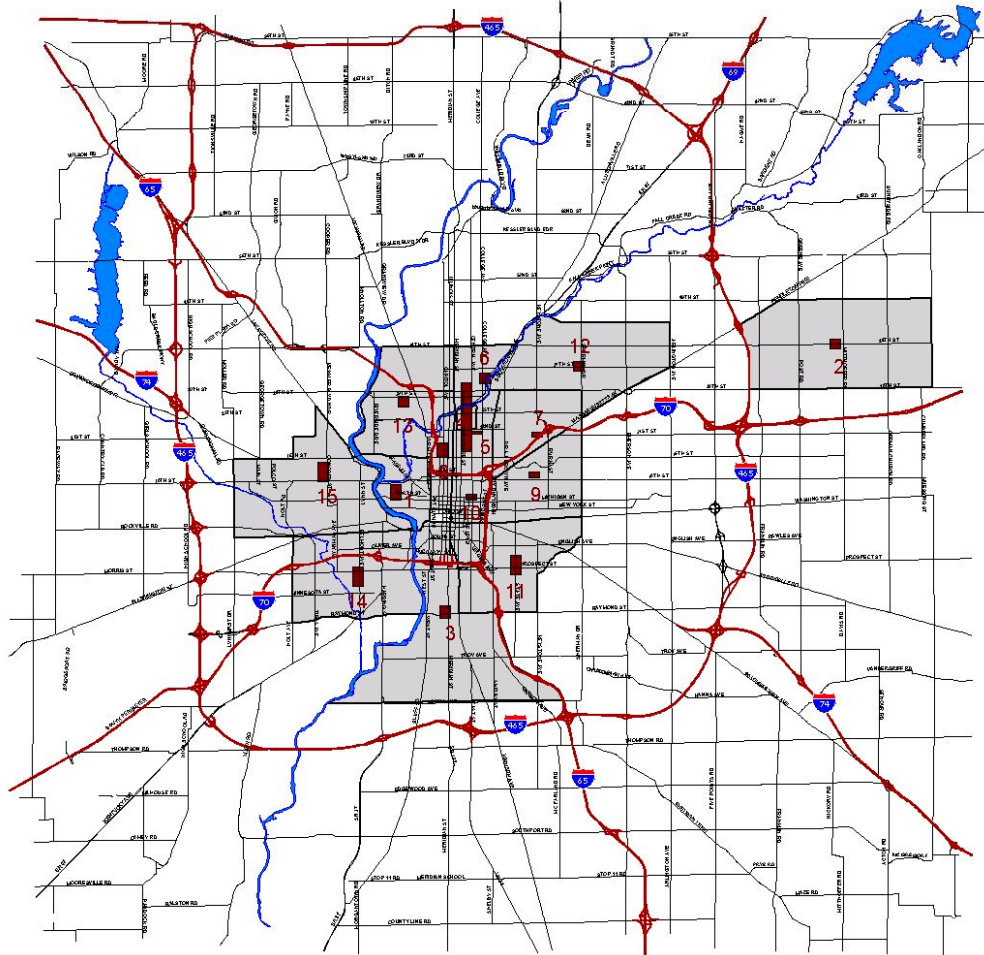
Data Source: DOP

 Respondent Addresses

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2003 HOUSING ACTIVITIES



1. BUSINESS OPPORTUNITIES SYSTEMS CDC
2. CAFE
3. CONCORD
4. HOME OWNERSHIP ZONE
5. KING PARK AREA DEVELOPMENT CORPORATION
6. MAPLETON - FALL CREEK DEVELOPMENT CORPORATION
7. MARTINDALE - BRIGHTWOOD COMMUNITY DEVELOPMENT CORPORATION
8. NEAR NORTH DEVELOPMENT CORPORATION
9. RILEY AREA REVITALIZATION PROGRAM
10. RILEY AREA REVITALIZATION PROGRAM
11. SOUTHEAST NEIGHBORHOOD DEVELOPMENT CORPORATION
12. UNITED NORTH EAST COMMUNITY DEVELOPMENT CORPORATION
13. UNITED NORTH WEST AREA DEVELOPMENT CORPORATION
14. WEST INDIANAPOLIS COMMUNITY DEVELOPMENT CORPORATION
15. WESTSIDE COMMUNITY DEVELOPMENT CORPORATION

UNITS TO BE ASSISTED

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MAP 5

1 0 1 Miles

Date: 9/27/02

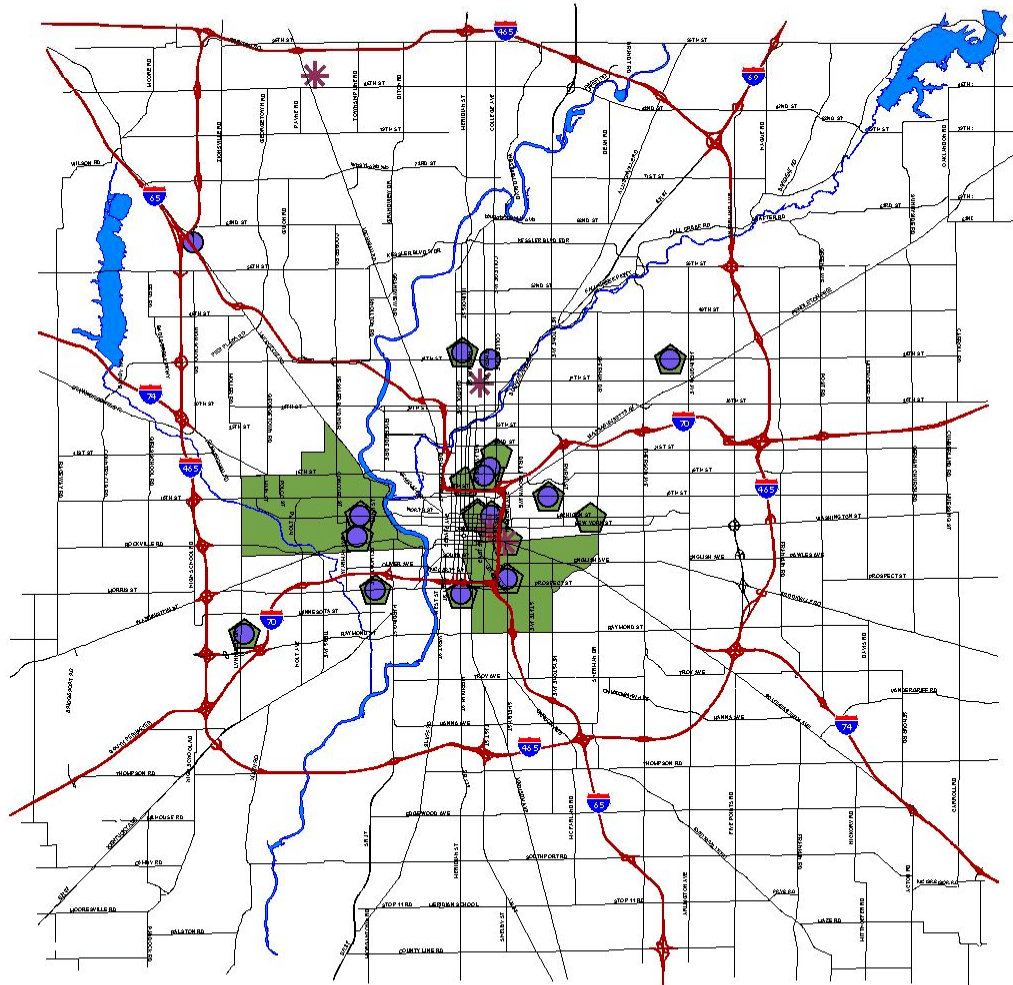
Produced By: DMD CDFS, DOP

Data Source: CDFS

* Communitywide Housing Providers/Areas Unable to be Mapped Include CICOA: The Access Network, Common Action of Greater Indianapolis, and Indianapolis Neighborhood Housing Partnership



PROGRAMS MEETING STRATEGIES OF THE BLUEPRINT TO END HOMELESSNESS



- Accessing and Coordinating Housing and Services
- ✱ Enhancing Services
- ⬠ Preventing Homelessness

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MAP 6

1 0 1 Miles

Date: 9/27/02

Produced By: DMD CDFS, DOP

Data Source: FGRC Recommendations

Community Action of Greater Indianapolis
Provides Services Throughout Marion County

